

Information to identify the case:

Debtor 1	Marlon L. Dunn	Social Security number or ITIN	xxx-xx-5898
	First Name Middle Name Last Name	EIN	--
Debtor 2	Deborah J. Dunn	Social Security number or ITIN	xxx-xx-5969
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-12916-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marlon L. Dunn

Deborah J. Dunn

6/2/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marlon L. Dunn
Deborah J. Dunn
Debtors

Case No. 16-12916-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 02, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2021:

Recip ID	Recipient Name and Address
db	#+ Marlon L. Dunn, 3237 East Chestnut Avenue, Vineland, NJ 08361-6102
jdb	+ Deborah J. Dunn, 3237 East Chestnut Avenue, Vineland, NJ 08361-6102
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516243400	+ ACAR Leasing LTD, d/b/a GM Financial Leasing, Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
516087738	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519116193	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
516005453	+ First Bankcard, PO Box 2557, Omaha, NE 68103-2557
516059519	+ Harley-Davidson Credit Corp, PO Box 9013, Addison, Texas 75001-9013
516005457	Kennedy University Hospital, PO Box 48023, Newark, NJ 07101-4823
516077499	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
516050202	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
516005464	+ Quicken Loans, 30600 Telegraph Road, Suite 2345, Franklin, MI 48025-5720
516170753	+ Quicken Loans Inc., Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 02 2021 21:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 02 2021 21:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Jun 03 2021 00:38:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	Email/Text: camanagement@mtb.com	Jun 02 2021 21:46:00	M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
516243399	+ EDI: PHINAMERI.COM	Jun 03 2021 00:38:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
516088619	+ EDI: PHINAMERI.COM	Jun 03 2021 00:38:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183692, Arlington, TX 76096-3692
516488977	+ EDI: PHINAMERI.COM	Jun 03 2021 00:38:00	ACAR Leasing, LTD, dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516005446	EDI: CAPITALONE.COM	Jun 03 2021 00:38:00	Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
516005448	EDI: CAPITALONE.COM	Jun 03 2021 00:38:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

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518181132	+ EDI: AIS.COM	Jun 03 2021 00:43:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
518181131	+ EDI: AIS.COM	Jun 03 2021 00:43:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
516109891	EDI: CAPITALONE.COM	Jun 03 2021 00:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516109892	EDI: CAPITALONE.COM	Jun 03 2021 00:38:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
516005451	EDI: CITICORP.COM	Jun 03 2021 00:38:00	Citi Cards, Processing Center, Des Moines, IA 50363-0005
516005452	EDI: WFNNB.COM	Jun 03 2021 00:38:00	Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
516202610	+ EDI: WFNNB.COM	Jun 03 2021 00:38:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516005454	+ EDI: PHINAMERI.COM	Jun 03 2021 00:38:00	GM Financial, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854
516005455	Email/Text: bankruptcy.notices@hdfsi.com	Jun 02 2021 21:47:00	Harley Davidson Financial Services, PO Box 22048, Carson City, NV 89721-2048
516005465	EDI: JPMORGANCHASE	Jun 03 2021 00:38:00	Slate from Chase, PO Box 15298, Wilmington, DE 19850
516005459	Email/Text: camanagement@mtb.com	Jun 02 2021 21:46:00	M&T Bank, PO Box 64679, Baltimore, MD 21264-4679
516172318	+ EDI: MID8.COM	Jun 03 2021 00:38:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516086032	+ EDI: CBS7AVE	Jun 03 2021 00:43:00	Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516005461	EDI: CBS7AVE	Jun 03 2021 00:43:00	Monroe & Main, 11127th Ave., Monroe, WI 53566-1364
516236459	EDI: PRA.COM	Jun 03 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516236445	EDI: PRA.COM	Jun 03 2021 00:38:00	Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541
516005462	EDI: RMSC.COM	Jun 03 2021 00:38:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
516225717	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 02 2021 22:11:10	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516163066	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 02 2021 21:47:00	QUICKEN LOANS INC., QUICKEN LOANS, INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
516083444	EDI: Q3G.COM	Jun 03 2021 00:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516005466	EDI: AISSPRINT	Jun 03 2021 00:38:00	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
518055061	+ Email/Text: bncmail@w-legal.com	Jun 02 2021 21:47:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132

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Total Noticed: 49

518055060	+ Email/Text: bncmail@w-legal.com	Jun 02 2021 21:47:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516202705	+ Email/Text: bncmail@w-legal.com	Jun 02 2021 21:47:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516005467	EDI: WTRRN BANK.COM	Jun 03 2021 00:38:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
516005468	EDI: RMSC.COM	Jun 03 2021 00:38:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
516212488	EDI: CAPITALONE.COM	Jun 03 2021 00:38:00	World's Foremost Bank, Cabela's Club Visa, PO Box 82609, Lincoln, NE 68501-2609
TOTAL: 36			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516005447	*	Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
516005449	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516005450	*	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
518181172	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Infosource as agent 73118-7901
518181171	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
516005456	*	Harley Davidson Financial Services, PO Box 22048, Carson City, NV 89721-2048
516090589	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
516005458	*	Kennedy University Hospital, PO Box 48023, Newark, NJ 07101-4823
516005460	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M&T Bank, PO Box 64679, Baltimore, MD 21264-4679
516005463	*	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
518055119	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518055118	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

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Douglas J. Smillie
on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com

Isabel C. Balboa
ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa
on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.
on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Larry S. Byck
on behalf of Joint Debtor Deborah J. Dunn lbycklaw@comcast.net

Larry S. Byck
on behalf of Debtor Marlon L. Dunn lbycklaw@comcast.net

Michael Frederick Dingerdissen
on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com

Nicholas V. Rogers
on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com

Raymond Shockley, Jr
on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

TOTAL: 10